IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

~ GAU 2661 734

In re Patent Application of

ZHOU et al.

Serial No. 09/878,327

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Technology Center 2100

For: ACCOUNT MANAGEMENT SYSTEM

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November 6, 2001

Examiner: TBA

Technologice Resident Soon

Assistant Commissioner for Patents Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT

As suggested by 37 C.F.R. 1.97, the undersigned attorney brings to the attention of the United States Patent and Trademark Office the references listed on the attached form PTO-1449, a copy of each of which is enclosed. This is not to be construed as a representation that a search has been made or that no better prior art exists, or that a reference is relevant merely because cited.

The Examiner is requested to initial the attached form PTO-1449 and to return a copy of the initialed document to the undersigned as an indication that the attached references have been considered and made of record.

Respectfully submitted,

NIXON & VANDERHYE P.C.

Michael J. Shea

Registration No. 34,725

1100 North Glebe Road, 8th Floor

Arlington, Virginia 22201 Telephone: (703) 816-4000

Facsimile: (703) 816-4100

MJS:led

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Form PTO-FB-A820 (Also PTO-1449)